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### **CLAIM AMENDMENTS**

1. (Previously Presented) A system for customizing displays, comprising:
  - electronic user profile data comprising on-line behavior data regarding a user's navigational choices and personal data;
  - content data from a plurality of content providers, said content data selected according to said electronic profile data to create a computer display;
  - a plurality of display model parameters identifying display characteristics including elements for said computer display comprising said content data, said display model parameters indicating monitored user preferences for presentation of said content data on said computer display based on said on-line behavior data in said electronic user profile data;
  - a plurality of actual display characteristics selected independently of said content data in accordance with said electronic user profile data and said plurality of display model parameters indicating monitored user preferences, said actual display characteristics for presenting said content data on said computer display;
  - and
  - a display comprising said actual display characteristics and said content data from said plurality of content providers wherein said display is unique to said user with said electronic user profile data based on said actual display characteristics for presenting said content data and said content data from said plurality of content providers.
2. (Previously Presented) The system of claim 1 wherein said online behavior data

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regarding navigational choices comprises selected sites, number of visits to selected sites, entry and exit times for selected sites, and content selections from selected sites.

3. (Original) The system of claim 1 wherein said personal data comprises age, sex, hobbies, and interests.
4. (Previously Presented) The system of claim 1 wherein said display model parameters comprise a number of options to view, option locations, option shapes, option sizes, colors, backgrounds, foreground, borders, and fonts.
5. (Previously Presented) The system of claim 1 wherein said content data comprises data for products and services from each of said plurality of content providers.
6. (Previously Presented) A method for customizing displays in accordance with monitored user preferences comprising the steps of:
  - a) creating electronic profile data for a computer user, said electronic profile data comprising on-line behavior data regarding a user's navigational choices and personal data;
  - b) defining general display characteristics for varying presentation of content provider data on a computer display;
  - c) applying a predictive model to said electronic profile data to select actual display characteristics in accordance with said general display characteristics for varying presentation of content provider data and said electronic profile data wherein said actual display characteristics conform to monitored user

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- preferences for presentation of said content provider data identified by said predictive model;
- d) selecting for said computer display content provider data from a plurality of content providers in accordance with said electronic profile data;
  - e) generating a unique computer display based on said actual display characteristics for presentation of said content provider data according to said monitored user preferences and said content provider data; and
  - f) displaying to said user with said electronic profile data said unique computer display with said content provider data from said plurality of content providers in accordance with said actual display characteristics determined in accordance with said on-line behavior data of said electronic profile data.
7. (Original) The method of claim 6 wherein the step of creating said electronic profile data comprises the step of obtaining navigational preference data and demographic data for said computer user.
8. (Original) The method of claim 6 wherein said predictive model is adapted to select actual display characteristics regarding the number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts.
9. (Original) The method of claim 6 wherein the step of defining said general display characteristics comprises the step of defining an available number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts.

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10. (Previously Presented) The method of claim 6 wherein the step of selecting content provider data comprises the step of selecting products and services from each of said plurality of content providers.
11. (Previously Presented) A method for online product marketing comprising the steps of:
  - a) defining electronic profile data for a computer user, said electronic profile data comprising on-line behavior data regarding said computer user's navigational choices and personal data;
  - b) defining account data for a plurality of merchants;
  - c) defining display model parameters for a computer display, said display model parameters comprising elements for said computer display and based on monitored user preferences for presentation of account data on said computer display determined in accordance with said on-line behavior data regarding said computer user's navigational choices of said electronic profile data; and
  - d) combining said electronic profile data and said account data defined for said plurality of merchants to create a customized computer display in accordance with said display model parameters indicating monitored user preferences for presentation of account data on said computer display determined in accordance with said on-line behavior data of said electronic profile data, said customized computer display unique to said computer user with said electronic profile data and said monitored user preferences for presentation of account data.

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12. (Original) The method of claim 11 wherein the step of defining said electronic profile data comprises the step of obtaining navigational preference data and demographic data for said computer user.
13. (Original) The method of claim 11 wherein the step of defining account data for a plurality of merchants comprises the step of uploading from said plurality of merchants information regarding products and services available from said plurality of merchants.
14. (Previously Presented) The method of claim 11 wherein the step of defining display model parameters for a computer display comprises the step of defining an available number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts.
15. (Previously Presented) The method of claim 11 wherein the step of combining said electronic profile data and said account data to create a customized computer display in accordance with said display model parameters comprises the steps of:
  - selecting a number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts based on said electronic profile data; and
  - displaying selected account data in accordance with the selected number of options, option locations, option shapes, option sizes, background, foreground, colors, borders, and fonts.
16. (Previously Presented) An electronic marketing system comprising:
  - a plurality of electronic user profiles;

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a database for storing merchant data for a plurality of merchants;  
variable display characteristics for defining the layout of a computer display;  
a predictive model for selecting actual display characteristics conforming to monitored user preferences for presentation of merchant data on said computer display in accordance with one of said plurality of electronic user profiles and said merchant data from said plurality of merchants in said database; and

a computer display comprising said actual display characteristics and said merchant data from said plurality of merchants, said computer display unique to a user with said one of said plurality of electronic user profiles based on said actual display characteristics for presentation of said merchant data and said merchant data.

17. (Original) The system of claim 16 wherein said electronic user profiles comprise online behavior data comprising selected sites, number of visits to selected sites, entry and exit times for selected sites, and content selections from selected sites and personal data comprising age, sex, hobbies, and interests for each of a plurality of computer users.
18. (Original) The system of claim 16 wherein said merchant data comprises information regarding products and services available from said plurality of merchants.
19. (Original) The system of claim 16 wherein said variable display characteristics comprise a number of options to view, option locations, option shapes, option sizes, colors, backgrounds, foreground, borders, and fonts.

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20. (Original) The system of claim 16 wherein said predictive model is adapted to select a number of options to view, option locations, option shapes, option sizes, colors, backgrounds, foreground, borders, and fonts.